

In re:
Erik A. Wharton
Shari L. Merton
Debtors

Case No. 23-12910-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 08, 2024

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	Erik A. Wharton, Shari L. Merton, 27 Lewis St, Fstrvl Trvose, PA 19053-4319
14820251	Bread Financial, Attn: Bankruptcy, 3095 Loyalty Cir, Columbus, OH 43219-3673
14820253	Bucks County Water & Sewer Authority, 1275 Almshouse Rd, Warrington, PA 18976-1209
14820259	Cornerstone Education Loan Services, 60 S 400 W, Salt Lake Cty, UT 84101-1284
14820275	+ Lower Southampton Township, 1500 Desire Ave, Fstrvl Trvose, PA 19053-4496
14820277	Mercury Financial LLC, Attn: Bankruptcy, 11401 Century Oaks Ter Ste 470, Austin, TX 78758-0007
14820282	+ Peerform Inc, 711 3rd Avenue, New York, NY 10017-4014
14820285	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14834841	+ Prosper Funding LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
14835895	+ TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
14820291	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14820726	+ Village Capital & Investment, LLC, c/o Lee S. Raphael, Esquire, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14820247	+ Email/Text: ally@ebn.phinsolutions.com	Feb 09 2024 00:08:00	Ally Financial, Inc, 500 Woodard Ave, Detroit, MI 48226-3416
14820248	Email/PDF: bncnotices@becket-lee.com	Feb 09 2024 00:25:51	American Express, Attn: Bankruptcy, 200 Vesey St, New York, NY 10285-1000
14832608	Email/PDF: bncnotices@becket-lee.com	Feb 09 2024 00:25:49	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14820249	Email/Text: bk@avant.com	Feb 09 2024 00:08:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
14820250	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 09 2024 00:25:51	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14820252	Email/Text: rm-bknotices@bridgecrest.com	Feb 09 2024 00:08:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14819011	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 09 2024 00:36:36	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14820258	Email/Text: cfcbackoffice@contfinco.com	Feb 09 2024 00:08:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14820254	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Feb 09 2024 00:26:01	Capital One Financial Corp., Attn: Bankruptcy, 1680 Capital One Dr, McLean, VA 22102-3407
14829030	+ Email/PDF: ebn_ais@aisinfo.com	Feb 09 2024 00:26:19	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14827636	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 09 2024 00:26:18	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14820255	Email/Text: bankruptcycollections@citadelbanking.com	Feb 09 2024 00:08:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14820256	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2024 00:26:21	Citibank N.A., Mail Code 451, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14834755	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2024 00:26:02	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14820257	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2024 00:08:00	Comenity Capital Bank, Attn: Bankruptcy, 12921 S Vista Station Blvd, Draper, UT 84020-2377
14820260	Email/PDF: creditonebknotifications@resurgent.com	Feb 09 2024 00:26:01	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14820261	Email/PDF: DellBKNotifications@resurgent.com	Feb 09 2024 00:25:44	Dell Financial Services, Attn: Bankruptcy, P.O. Box 81577, Austin, TX 78708-1577
14820262	Email/Text: mrdiscen@discover.com	Feb 09 2024 00:08:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14824613	Email/Text: mrdiscen@discover.com	Feb 09 2024 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14820265	Email/Text: BNSFN@capitalsvcs.com	Feb 09 2024 00:08:00	First National Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
14820267	Email/Text: BNBLAZE@capitalsvcs.com	Feb 09 2024 00:08:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14820263	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 09 2024 00:08:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14820264	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	Feb 09 2024 00:08:00	First Investors Financial Dept, Attn: Bankruptcy Attn: Bankruptcy, 3065 Akers Mill Rd SE , Ste 700, Atlanta, GA 30339-3124
14820266	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 09 2024 00:25:50	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14820268	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 09 2024 00:08:00	Fortiva Retail Credit, Attn: Bankruptcy, 5 Concourse Pkwy Ste 300, Atlanta, GA 30328-6101
14820269	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 09 2024 00:09:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14820270	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 09 2024 00:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14820271	+ Email/Text: electronicbkydocs@nelnet.net	Feb 09 2024 00:08:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14820272	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 09 2024 00:08:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14835973	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2024 00:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14820273	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2024 00:36:36	JPMorgan Chase Bank N.A., Mail Code LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
14823178	+ Email/Text: RASEBN@raslg.com	Feb 09 2024 00:08:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid.,

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			Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14845358	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:26:05	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14830399	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:25:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14820274	Email/Text: Documentfiling@lciinc.com	Feb 09 2024 00:08:00	LendingClub Corporation, Attn: Bankruptcy, 595 Market St Ste 200 ,, San Francisco, CA 94105-2802
14831142	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2024 00:25:43	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14820276	Email/Text: bankruptcy@marinerfinance.com	Feb 09 2024 00:08:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
14820278	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 09 2024 00:26:02	Merrick Bank, Attn: Bankruptcy, 10705 S Jordan Gtwy Ste 200, South Jordan, UT 84095-3977
14820280	Email/PDF: cbp@omf.com	Feb 09 2024 00:26:13	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14820281	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 09 2024 00:08:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14820283	Email/Text: fesbank@attorneygeneral.gov	Feb 09 2024 00:08:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14820284	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14835914	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 09 2024 00:08:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14820286	^ MEBN	Feb 09 2024 00:08:24	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14833976	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2024 00:08:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14833975	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2024 00:08:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
14834953	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 00:26:05	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14820287	Email/PDF: SoFiBKNotifications@resurgent.com	Feb 09 2024 00:26:17	SoFi Lending Corp., Attn: Bankruptcy, 1 Letterman Dr Ste 4700 Bldg A, San Francisco, CA 94129-1512
14820288	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 09 2024 00:26:12	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
14820289	+ Email/Text: bncmail@w-legal.com	Feb 09 2024 00:08:00	Target Natonal Bank, Attn: Bankruptcy, 3901 W 53rd St, Sioux Falls, SD 57106-4216
14820290	+ Email/Text: dbogucki@trumark.org	Feb 09 2024 00:08:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14820292	^ MEBN	Feb 09 2024 00:08:30	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14820293	Email/Text: bknotice@upgrade.com	Feb 09 2024 00:08:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St Fl 23, San Francisco, CA 94111-3305
14821645	^ MEBN	Feb 09 2024 00:08:32	Upstart Network, Inc, PO BOX 1931, Burlingame,

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			CA 94011-1931
14820294	Email/Text: bk@villagecapital.com	Feb 09 2024 00:08:00	Village Capital & Investment LLC, Attn: Bankruptcy, 2550 Paseo Verde Pkwy Ste 100, Henderson, NV 89074-7129
14833123	Email/Text: bk@villagecapital.com	Feb 09 2024 00:08:00	Village Capital & Investment,LLC, 2550 Paseo Verde Parkway, Suite 100, Henderson,NV 89074
14820295	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 00:26:25	Wells Fargo, Attn: Bankruptcy, 420 Montgomery St, San Francisco, CA 94104-1298
TOTAL: 57			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14820279	##	Neshaminy School District, 2250 Langhorne Yardley Rd, Langhorne, PA 19047-8245

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Erik A. Wharton help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Shari L. Merton help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Erik A. Wharton and Shari L. Merton

Debtor(s)

Chapter: 13

Bankruptcy No: 23-12910-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this February 8, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court